

Table I.A.2.a(1997) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1997

	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	31.8%	14.7%	32.3%	76.0%	14.4%	58.1%
Industry group						
Agric., fish., forest.	17.8%	16.2%	48.3%	* 19.0%	* 14.7%	44.1%
Mining	25.7%	16.8%	100.0%	67.8%	16.6%	64.6%
Construction	14.8%	13.9%	23.2%	46.1%	14.1%	22.4%
Manufacturing	28.8%	14.8%	42.2%	71.0%	14.6%	50.8%
Transp., commu., util.	48.3%	16.6%	56.8%	86.2%	15.8%	75.6%
Wholesale trade	31.8%	14.7%	43.8%	81.2%	12.7%	63.2%
Retail trade	42.6%	12.1%	34.2%	76.6%	12.3%	62.8%
Fin., ins., real est.	42.4%	13.3%	26.9%	80.0%	12.2%	66.1%
Services	23.4%	15.9%	23.6%	67.1%	15.8%	43.7%
Unknown	16.7%	* 16.7%	* 0.0%	0.0%	16.7%	* 0.0%
Ownership						
For profit, incorporated	34.1%	13.2%	34.4%	78.8%	12.7%	62.2%
For profit, unincorporated	19.2%	15.3%	26.1%	64.6%	15.0%	45.4%
Nonprofit	24.5%	22.7%	21.7%	41.6%	23.7%	25.6%
Unknown	51.1%	24.7%	46.2%	66.4%	24.8%	60.1%
Age of firm						
Less than 5 years	14.4%	13.8%	25.1%	39.8%	13.7%	24.6%
5-9 years	13.9%	12.4%	32.0%	46.2%	12.4%	27.7%
10-19 years	18.5%	14.4%	21.5%	77.2%	14.4%	40.6%
20 or more years	37.2%	15.7%	38.0%	80.5%	15.6%	61.2%
Unknown	57.4%	22.2%	29.8%	74.0%	18.9%	62.1%
Multi/single status						
2 or more locations	57.1%	18.9%	33.9%	76.2%	18.1%	62.3%
1 location only	14.4%	14.1%	23.3%	45.6%	14.1%	19.3%
Percent full-time employees						
Less than 25%	28.2%	15.4%	15.3%	* 72.7%	16.9%	44.6%
25-49%	42.8%	15.8%	36.2%	80.7%	16.5%	65.8%
50-74%	27.6%	15.7%	18.9%	74.6%	15.9%	49.4%
75% or more	31.6%	14.4%	35.6%	75.6%	13.8%	59.2%
Union presence						
No union employees	28.8%	14.3%	32.1%	75.8%	13.9%	55.4%
Has union employees	54.2%	25.1%	33.9%	77.1%	27.0%	66.3%
Unknown	50.3%	16.9%	33.0%	76.1%	16.1%	70.2%
Percent low wage employees						
50% or more low wage	31.4%	13.9%	29.8%	69.7%	14.8%	47.2%
Less than 50% low wage	23.5%	14.3%	31.0%	75.3%	14.0%	48.7%
Unknown	64.1%	22.0%	41.8%	77.7%	19.9%	74.1%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table I.A.2.a(1997) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1997

	Total		Less than 100 employees		100 - 499 employees		500 or more employees		Less than 50 employees		50 or more employees
United States	0.34%		0.26%		1.16%		0.95%		0.23%		0.57%
Industry group											
Agric., fish., forest.	3.37%		3.39%		14.82%	*	13.67%	*	3.42%		10.05%
Mining	5.09%		4.64%		27.89%		15.77%		4.88%		13.49%
Construction	1.65%		1.77%		5.32%		10.56%		1.80%		2.55%
Manufacturing	1.55%		1.55%		3.12%		1.57%		1.63%		1.78%
Transp., commu., util.	2.08%		1.94%		5.42%		1.83%		2.07%		2.14%
Wholesale trade	1.61%		1.66%		6.70%		3.73%		1.89%		2.14%
Retail trade	1.13%		1.17%		3.54%		1.13%		1.11%		1.36%
Fin., ins., real est.	1.80%		1.40%		6.80%		2.55%		1.69%		2.75%
Services	0.54%		0.63%		2.07%		1.54%		0.66%		0.91%
Unknown	10.25%	*	10.25%	*	0.00%		0.00%		10.25%	*	0.00%
Ownership											
For profit, incorporated	0.40%		0.60%		1.83%		1.08%		0.52%		0.67%
For profit, unincorporated	1.22%		1.30%		7.02%		5.50%		1.26%		3.13%
Nonprofit	1.40%		1.43%		2.08%		2.65%		1.38%		2.30%
Unknown	2.24%		5.77%		7.40%		3.90%		6.08%		3.18%
Age of firm											
Less than 5 years	1.26%		1.35%		6.12%		10.33%		1.48%		3.50%
5-9 years	1.24%		1.10%		5.53%		9.94%		1.14%		3.57%
10-19 years	0.76%		0.56%		3.71%		4.89%		0.56%		3.42%
20 or more years	0.86%		0.93%		1.93%		1.97%		1.00%		1.36%
Unknown	1.00%		1.70%		2.11%		1.41%		1.45%		1.08%
Multi/single status											
2 or more locations	0.59%		0.89%		1.11%		0.95%		0.92%		0.63%
1 location only	0.27%		0.26%		2.06%		3.41%		0.27%		1.22%
Percent full-time employees											
Less than 25%	2.74%		2.57%		6.12%	*	5.78%		2.90%		3.45%
25-49%	2.32%		1.48%		5.22%		3.48%		1.66%		3.81%
50-74%	1.23%		1.21%		2.39%		1.76%		1.37%		1.86%
75% or more	0.49%		0.37%		1.32%		1.48%		0.34%		0.98%
Union presence											
No union employees	0.42%		0.31%		1.46%		0.97%		0.30%		0.66%
Has union employees	1.92%		3.11%		7.80%		2.39%		3.46%		1.76%
Unknown	2.62%		2.91%		7.58%		3.49%		2.77%		2.83%
Percent low wage employees											
50% or more low wage	1.75%		1.78%		2.71%		3.87%		2.34%		2.17%
Less than 50% low wage	0.54%		0.31%		1.85%		2.05%		0.29%		1.20%
Unknown	0.95%		1.83%		5.38%		0.76%		2.04%		0.59%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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